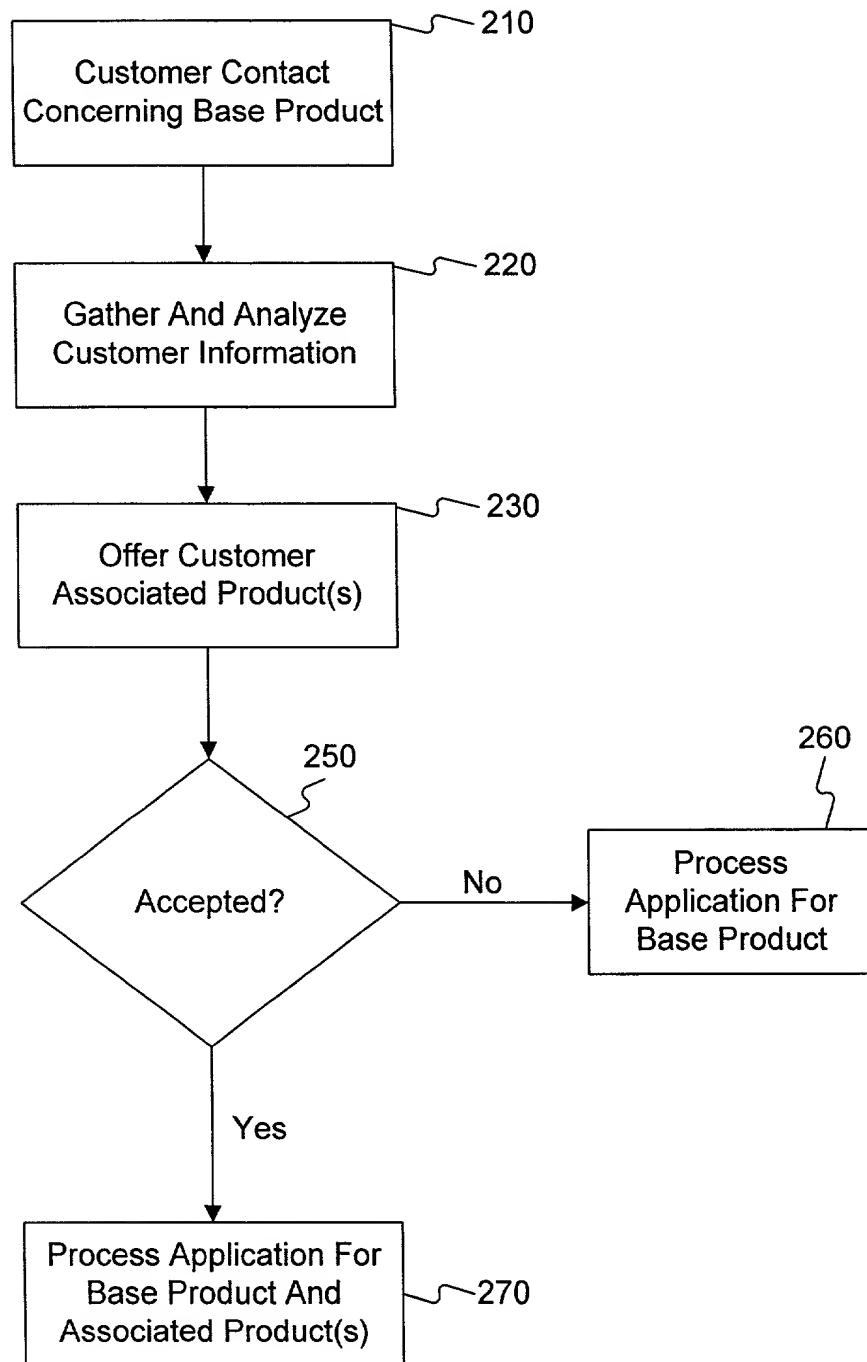
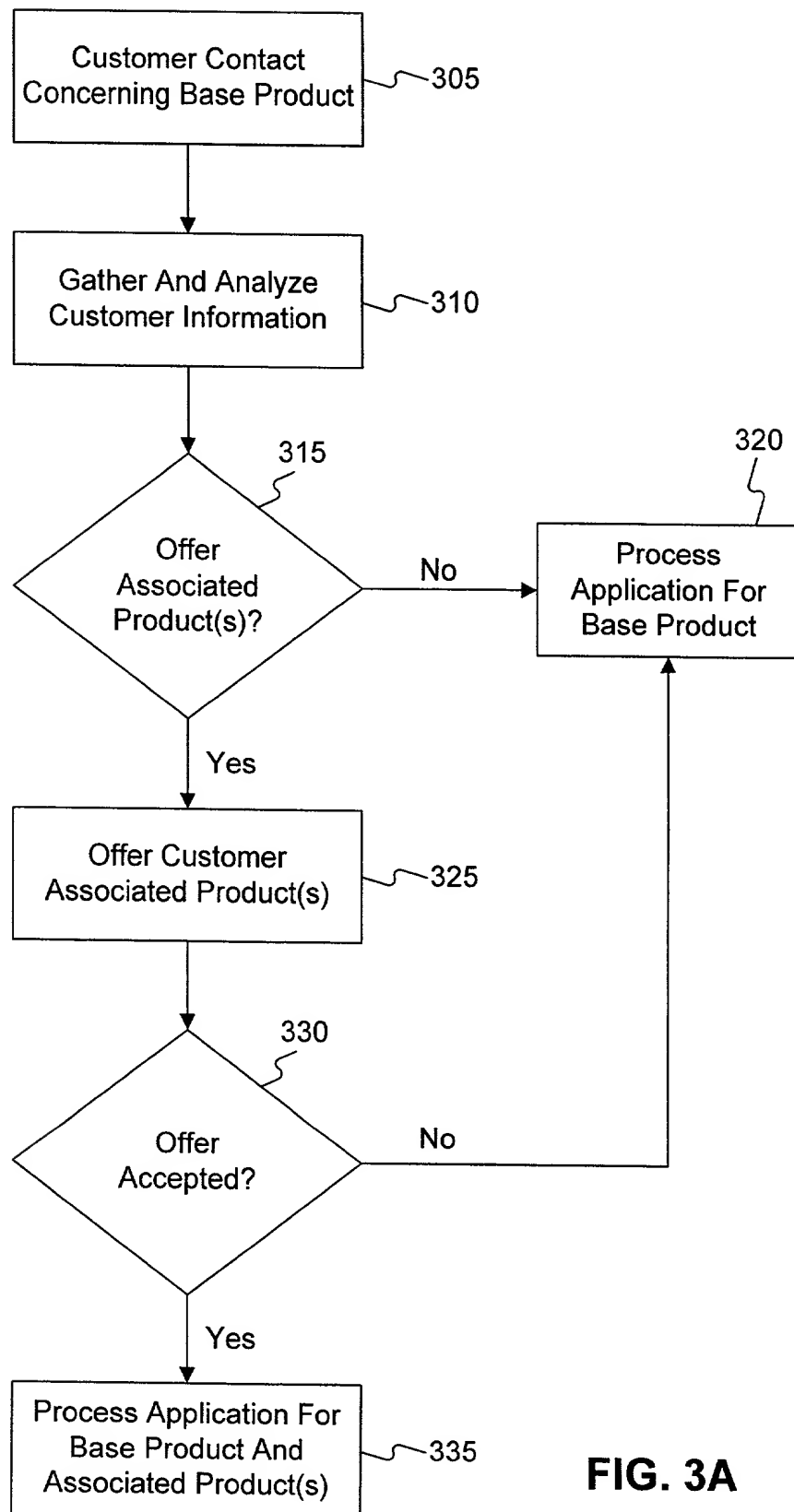


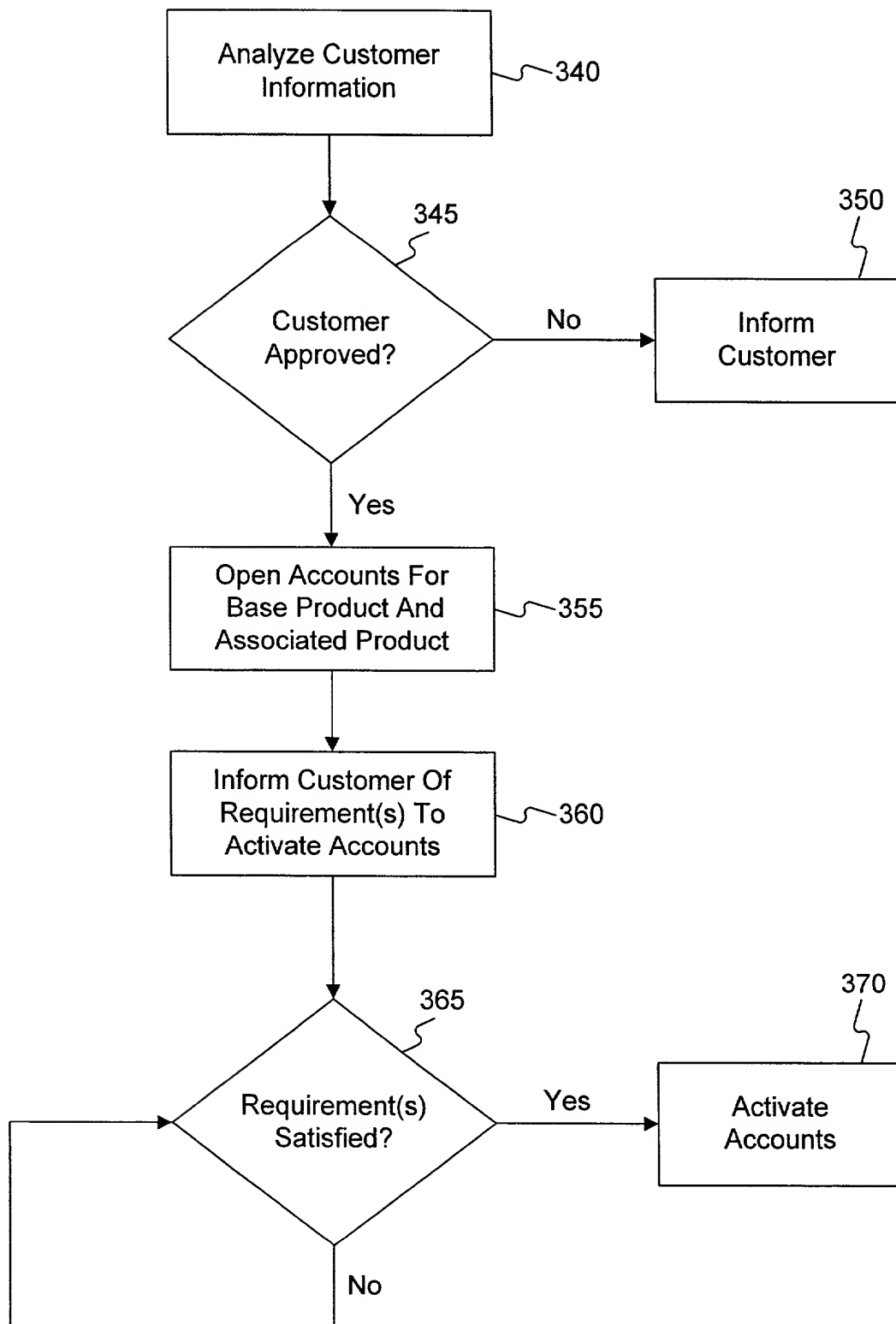
**FIG. 1**



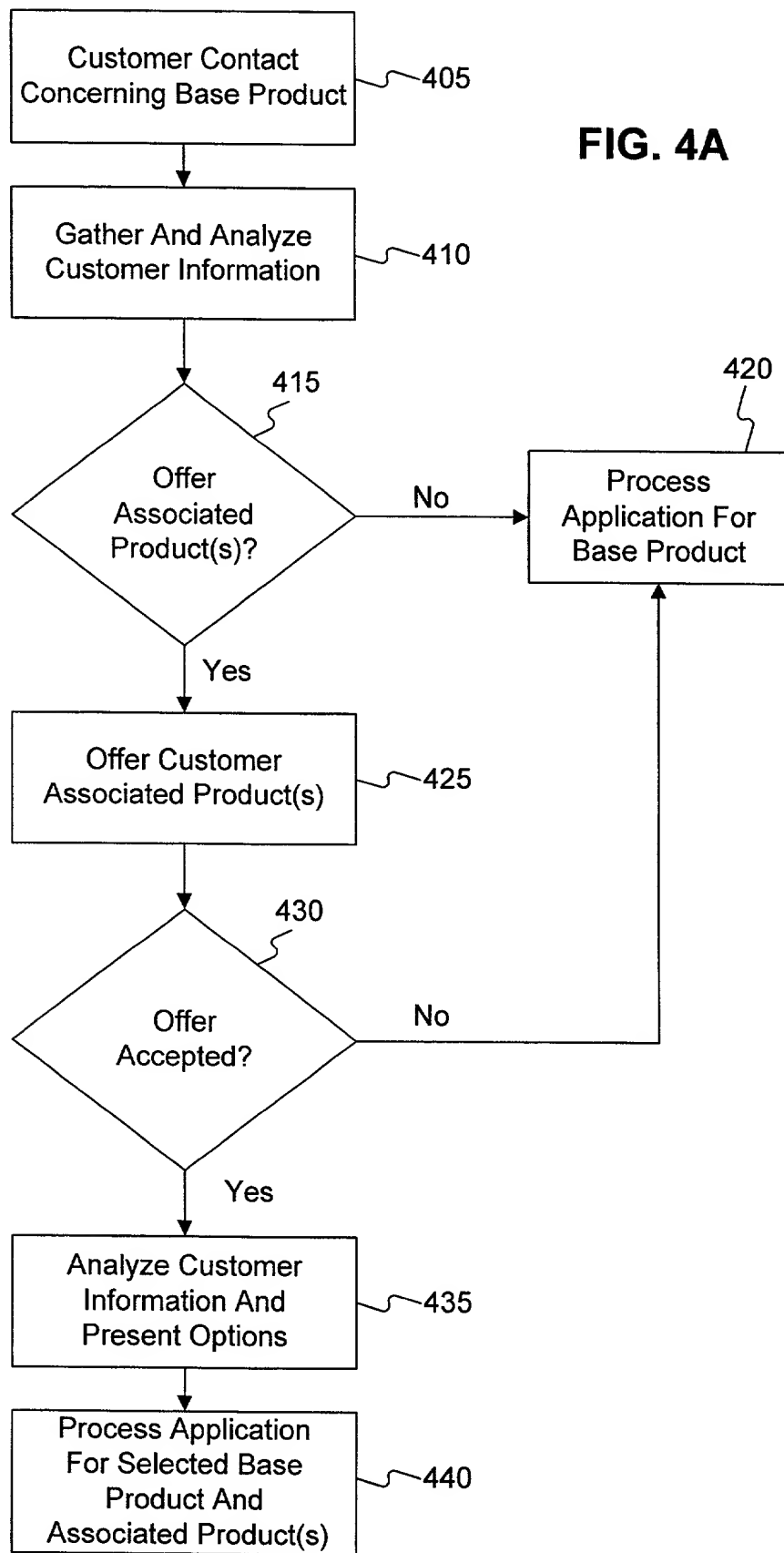
**FIG. 2**

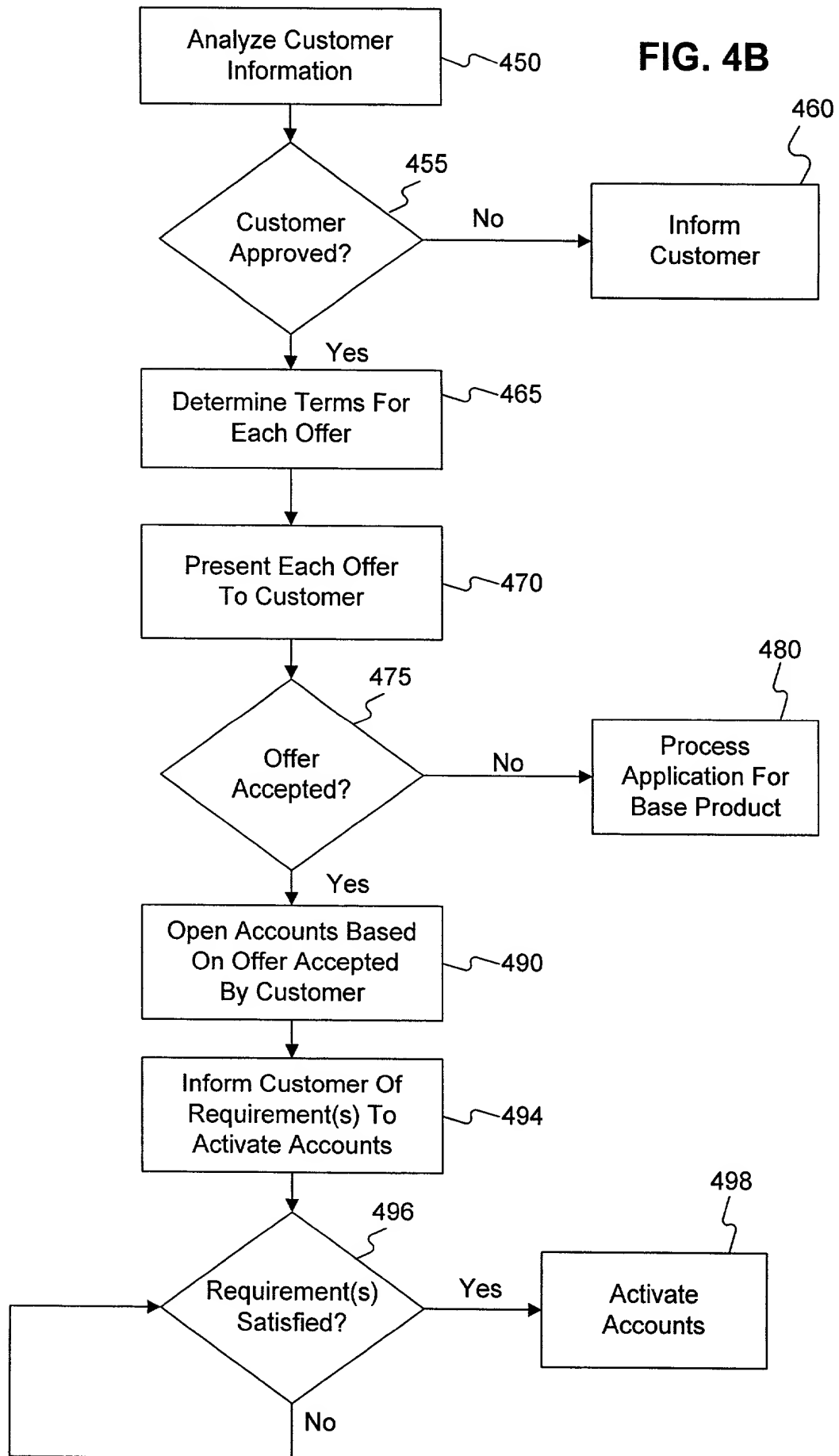


**FIG. 3A**



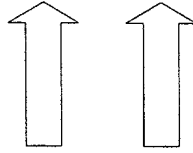
**FIG. 3B**



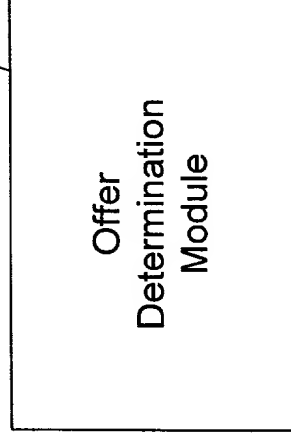


Terms of  
Base Product

Terms of  
Associated Product(s)



550



Set of Product  
Combination(s)



FIG. 5

CD Account	Term of Deposit									
	180 days	365 days	546 days	727 days	908 days	1089 days	1270 days	1451 days	1632 days	1813 days
Market Interest Rate	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%
High	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%
Low	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%

FIG. 6A



Credit Card Account	FICO Score						
	800 or Higher	799-790	789-780	779-770	769-760	759-750	749-740
Market Interest Rate	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%
High	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%	X.XX% + 0.XXX%
Low	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%	X.XX% - 0.XXX%

FIG. 6B